



Order Filed on March 1, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for Creditor*

In re:

James B. Pawson

Debtor.

Chapter: 13

Case No.: 19-11404-SLM

Hearing Date: February 24, 2021

Judge Stacey L. Meisel

**CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 1, 2021**

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Debtor: James B. Pawson  
Case No.: 19-11404-SLM  
Caption of Order: **CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION  
OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Fifth Third Bank, N.A. ("Creditor"), and whereas the post-petition arrearage was \$2,983.50 as of February 18, 2021, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant's interest in the following property: **2017 Kia Forte; VIN: KNAFK5A89H5678442** ("Property") provided that the Debtor complies with the following:

- a. Beginning on or before the March 23, 2021 payment and continuing on the 23<sup>rd</sup> day of each subsequent month until paid in full, the Debtor shall cure the post-petition arrearage, \$2,983.50, by remitting six (6) consecutive monthly payments of \$497.25 each directly to Creditor; and
- b. The Debtor shall also resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the March 23<sup>rd</sup>, 2021 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Fifth Third Bank, N.A., 1830 East Paris S.E., MD#RSCB3E Grand Rapids, Michigan 49546.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Steven J. Abelson  
Steven J. Abelson, Esquire  
Abelson Law Offices  
80 West Main Street, PO Box 7005  
Freehold, NJ 07728  
*Counsel to Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*

In re:  
James B. Pawson  
Debtor

Case No. 19-11404-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 01, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2021:

Recip ID	Recipient Name and Address
db	+ James B. Pawson, 138 Pine Street, Cliffside Park, NJ 07010-1018

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor James B. Pawson sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 01, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 6